

# Mortgage

**Quick facts:** **Date fund available:** November 14, 2016  
**Date fund created:** April 30, 1989  
**Managed by:** The Canada Life Assurance Company

**Total fund value:** \$425,277,313  
**Portfolio turnover rate:** 12.76%

Series	75 / 100		
	MER (%) <sup>1</sup>	NAV (\$) <sup>1</sup>	UOS <sup>1</sup>
Estate Protection standard series: FEL option <sup>1</sup>	2.46	12.73	154,459
Estate Protection Partner series: FEL option <sup>2</sup>	1.34	11.16	264

<sup>2</sup> For Estate Protection Partner series an advisory and management services (AMS) fee, of between 0.50% and 1.25%, is negotiated between you and your financial security advisor. The MER doesn't include this fee.

<sup>1</sup> FEL - Front-end load  
 MER - Management expense ratio  
 NAV - Net asset value  
 UOS - Units outstanding

**Minimum investment**  
 Non-registered, TFSA, RRIF policies: \$10,000

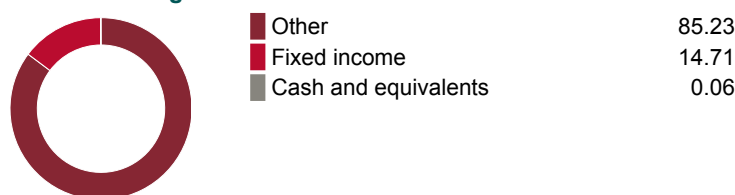
## What does the fund invest in?

This segregated fund invests primarily in mortgages on Canadian residential and commercial properties.

### Top 10 investments

	Assets %
Gov. of Canada, 2/27/2025	2.33
Gov. of Canada, 2%, 6/1/2032	2.17
Gov. of Canada, 0.5%, 12/1/2030	1.72
Gov. of Canada, 1.5%, 6/1/2031	1.71
Gov. of Canada, 1/30/2025	1.64
Georgia & Seymour Properties Limited Partnership, 3.4%, 7/22/2025	1.47
West Edmonton Mall Property Inc., 7.79%, 10/4/2027	1.27
Gov. of Canada, 1.5%, 12/1/2031	1.21
Gov. of Canada, 3/12/2025	0.93
Broadcast Centre Trust, 7.53%, 5/1/2027	0.26
<b>Total</b>	<b>14.71</b>
<b>Total investments:</b>	<b>10</b>

### Investment segmentation



## Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details, please refer to the information folder and contract.

## Who is this fund for?

A person who is investing for the medium to longer term and seeking potential for interest income in their portfolio and is comfortable with low risk. Since the fund invests in mortgages its value is affected by changes in interest rates.

## How has the fund performed?

This section tells you how the fund has performed over the past 10 years. The performance shown below is of the 75/100 guarantee policy and Standard series held under the Canada Life Segregated Fund Policies originally with Great-West Life information folder. That series isn't available in this information folder. Returns are after the MER has been deducted.

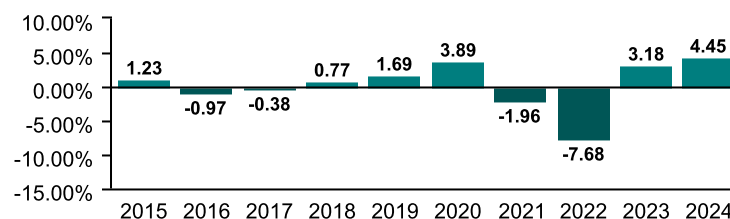
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on your personal tax situation.

### Average return

A person who invested \$1,000 in the fund on December 31, 2014 would have \$1,037.13 on December 31, 2024. This works out to an average of 0.37% a year.

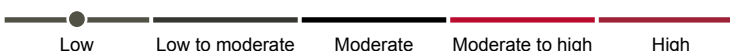
### Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years, the fund was up in value 6 years and down in value 4 years.



## How risky is it?

The risk rating for this fund is *Low*.



The value of your investments can go down. Please see the *Fund risks* section of the information folder for further details.

# Mortgage

## How much does it cost?

The following table shows the fees and expenses you could pay to invest in or redeem units of the fund and will depend on the sales charge option you choose.

### 1. Sales charges

Sales charge option	What you pay	How it works
Estate Protection standard series FEL option	There is no fee to invest or redeem units.	•You can switch to units of other available funds under the contract at any time.
Estate Protection Partner series FEL option	<ul style="list-style-type: none"> <li>•There is no fee to invest or redeem units.</li> <li>•You will also agree on an advisory and management services fee (AMS) of between 0.50 - 1.25%. The AMS fee is deducted from your policy every month.</li> </ul>	

### 2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund as well as the insurance cost for the guarantee. For Estate Protection standard series the MER also includes a fee that is paid to your financial security advisor for the services and advice provided to you. You don't pay the MER directly but it will reduce the return on your investment. For Estate Protection Partner series, you will pay for the financial security advisor's services through the redemption of units from your policy, known as an AMS fee. This fee is negotiable and ranges from 0.50 - 1.25%. For details about how the guarantee works, see your insurance contract.

Guarantee policy	Estate Protection standard series: FEL option	Estate Protection Partner series: FEL option
<b>Maturity / death benefit (%)</b>	<b>MER (Annual rate as a % of the fund's value)</b>	
75 / 100	2.46	1.34

### Trailing commission

Canada Life may pay a trailing commission for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the series you choose.

Series	Trailing commission
Estate Protection standard series FEL option	Up to 1% of the value of your investment each year.
Estate Protection Partner series FEL option	No trailing commission, but you are responsible for the AMS fee negotiated with your financial security advisor.

### 3. Other fees

You may have to pay other fees when you redeem or switch units of the fund.

Fee	What you pay
Short-term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of investing in the fund.
Switch fee	You may make up to 12 free switches in each calendar year and after that you may be charged a fee.

## What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump-sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it is mailed to you.

Your cancellation request has to be in writing, which can include email or letter. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

### For more information

The *Fund Facts* may not contain all the information you need. Please read the contract and the information folder or you may contact us at:

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